



FINANCIAL AID DATA COLLECTION AND ANALYSIS

Prepared By:

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Division of Finance Policy

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and
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Introduction

The 2002 Joint Chairmen's report requires the Maryland Higher Education Commission to submit a report in collaboration with representatives from all segments of higher education that provides a framework for financial aid data collection and analysis from all higher education institutions. The language of the Committee Narrative is as follows:

Financial Aid Data Collection: The Final Report of the Task Force on College Readiness for Capable and Disadvantaged Students included the recommendation: "Collect the data to effectively analyze need-based and other financial aid programs to guide allocations for State financial aid programs." This recommendation resulted from the difficulty the Financial Aid Subcommittee of the Task Force experienced in obtaining comprehensive data to determine whether institutions were able to adequately address the needs of low-income students through a combination of State, federal, and institutional aid and to analyze the effectiveness of State financial aid programs. To address the recommendation, the Maryland Higher Education Commission (MHEC) has convened an intersegmental workgroup to determine the data needed to conduct comprehensive analyses of financial aid and the data collection mechanisms.

The committees support the Task Forces' recommendation on financial aid data collection and direct all higher education institutions to work cooperatively with the Commission in this effort to ensure that student unit record data, as appropriate and necessary, are provided in a timely manner to the Commission. The committees recognize that the amount of data that needs to be collected and analyzed to provide a complete and comprehensive picture of financial aid is significant, and that a multi-year approach will be necessary. However, as the Task Force report noted, without this information it is impossible to evaluate the performance of the State's financial aid programs, which will assist the Governor, General Assembly and MHEC in effectively allocating State resources toward financial aid programs to provide accessible and affordable education to all citizens in Maryland. The committees request a report from MHEC, in collaboration with representatives of all segments of higher education, by October 1, 2002, providing a framework for data collection from all higher education institutions in Maryland, a multi-year timeline for the data collection, and a multi-year research program to evaluate the effectiveness of the State's financial aid programs and the amount of financial need of low- and moderate-income students being met by State, federal and institutional financial aid.

This report addresses the committees' concerns by developing a proposal that incorporates the Maryland Higher Education Commission's existing data collection systems and provides all of the necessary data to evaluate the effectiveness of the State's

financial aid programs including the amount of financial need of low- and moderate-income students being met by State, federal and institutional financial aid.

Background

College access for low-income students has been an issue of great concern in Maryland for a number of years. Recent efforts to address this concern include a study conducted by the American Institutes for Research of Maryland's State aid programs and the work of a task force established by the General Assembly during the 2000 legislative session to study college readiness for disadvantaged and capable students. These studies noted that the statewide data collected by the Maryland Higher Education Commission (Commission) was inadequate to allow comprehensive analyses to determine if the financial aid needs of low-income students were being adequately addressed and whether the State aid programs were effective. As a direct result of these findings, the 2002 Joint Chairmen's Report (JCR) directed the institutions to work cooperatively with the Commission to develop a student unit record system to collect needed data and establish a multi-year timeline for data collection, and a multi-year research program.

Toward that end, the Commission convened an intersegmental workgroup to identify the data needed to conduct comprehensive analyses of financial aid and create the appropriate data collection mechanisms to achieve this task. This workgroup consisted of representatives from the University System of Maryland, Morgan State University, St. Mary's College of Maryland, the independent colleges and universities, the community colleges, the Department of Budget and Management and the Department of Legislative Services and met regularly to make decisions on a wide variety of issues related to financial aid data collection pursuant to the JCR request. The workgroup examined the Commission's current data collection systems, studied financial aid data collection systems and research in other states, established research goals and objectives, determined the data elements needed for Maryland's financial aid data collection system, set appropriate data definitions, and planned a reasonable timeline for implementation of this new system. The workgroup developed a proposal that requires all institutions to provide unit record information on all aid received by students enrolled at their institution each year.

The Commission's Current Data Systems

The ability to measure the effectiveness of financial aid programs, assess the financial needs of students and the amounts of aid available to meet those needs requires the collection, maintenance and analysis of accurate data on the recipients of financial aid. In addition, in order to perform comprehensive analyses on a statewide basis, this information must be combined with enrollment and graduation (i.e., completions) data. These types of analyses, however, require three major data collection systems on a unit record (i.e., student) basis: enrollment, graduation, and financial aid.

The Commission has a long history of collecting unit record (i.e., student) enrollment and graduation data from its public higher educational institutions. Since the late 1970s, the

Commission has developed two data systems to collect comparable and accurate unit record data on enrollment and graduation for public higher educational institutions in Maryland (e.g., from the community colleges and the State's four-year public colleges and universities). These two data systems, known as the Enrollment Information System (EIS) and the Degree Information System (DIS), provide a record on each student enrolled at a public higher educational institution and provide a record on every student's formal awards conferred. These systems were developed to meet the needs of the Commission in carrying out its statutory responsibilities to the Governor and the General Assembly. In addition, the Commission's enrollment and degree information systems are the only sources of comprehensive, student-based information on the State's college population in both the community college and four-year public segments.

The Commission also collects academic performance information on Maryland high school graduates who enroll at a public college or university in the State and information on coursework taken in high school. The College Board, which administers the Scholastic Assessment Test (SAT) and the American College Testing Program (ACT), supplies this information through a student questionnaire. This survey contains comprehensive information regarding the student's high school performance and curriculum, and family background. These data are available only for students who complete the survey while taking the SAT or ACT examination.

In addition, the Commission collects aggregated, summary level data on student financial assistance (i.e., the S-5 form). Since the mid-1980s, the Commission has collected summary data on the types of financial support (i.e., grants, loans, scholarships, and student employment) received by students during each academic year. All Maryland public and independent higher educational institutions and many of the State's private career schools complete this annual survey on financial assistance.

There are, however, several limitations to these existing data systems that hinder their use in performing any comprehensive statewide analyses. First, Maryland's independent institutions provide summary level enrollment and degree information to the Commission and do not provide these data in a unit record format. Second, the Commission does not collect data on students' cumulative grade point averages, a factor that measures college performance. Third, the summary level financial aid data cannot be used to perform the student tracking analyses needed to determine if the financial aid needs of low-income students are being adequately addressed and whether the financial aid programs are effective.

New Financial Aid Information System Proposal

The financial aid information workgroup made a concerted effort to build upon the Commission's existing data collection systems and to correct many of the limitations of the existing data systems. Based on its deliberations, the workgroup concluded that comprehensive data on financial aid recipients combined with ongoing student enrollment and graduation data from all of Maryland's higher educational institutions would provide information on program effectiveness, type of students assisted, and their

success. Therefore, this new framework for data collection in Maryland requires the Commission to: 1) expand its unit record data collection process for the Enrollment and Degree Information systems and begin collecting unit record data from Maryland's independent colleges and universities; 2) modify the Enrollment Information System to include the student's cumulative grade point average in college; and 3) require all Maryland institutions to participate in a new unit record financial aid information system. This proposal incorporates many of the elements found in the Commission's current data collection systems, and models the efforts of other states that have significant experience in the collection and analysis of statewide financial aid data.

Data Elements for the New System

This new system will include a wide range of the demographic and enrollment variables (see Table 1). The Commission currently collects all but one (cumulative grade point average) of these variables from Maryland's public institutions. During the Fall 2003 data collection period, the Commission plans to work with these institutions to modify its enrollment information system to include the student's cumulative grade point average in college. A description of each variable can be found in Appendix B.

Table 1. Demographic and Enrollment Variables

• State Identification Code	• Ethnicity
• Student Identification Number	• Fall attendance status
• SAT score – verbal	• Year in school
• SAT score – math	• Degree sought
• ACT score – verbal	• Geographic origin
• ACT score – math	• Program (major)
• Birth year	• Fall tuition status
• Gender	• Cumulative grade point average in college

In addition, the Commission will work with Maryland's independent colleges and universities to expand its unit record data collection process to include all of the enrollment and demographic variables from students attending institutions from this segment during the Fall 2003 data collection period.

The new system also includes a wide variety of financial aid variables. This system is modeled, in part, on the Commission's current financial assistance (S-5) survey. Unlike the current process, however, this new financial aid collection will contain unit record rather than aggregate data (see Table 2). Therefore, it will be possible to match all of the demographic and enrollment variables with the financial aid variables. A description of each variable can be found in Appendix B.

Table 2. Financial Aid Variables

• Collection year	• Commuter status
• State identification code	• Expected family contribution
• Student identification number	• Cost of attendance
• Financial aid application status	• Type and amount of financial award
• Student enrollment status	• Parental income
• Family size	• Student income
• Dependency status	

Multi-Year Research Program

The workgroup established a statewide research program designed to generate data and state level analyses aimed at evaluating the effectiveness of financial aid and determining the amount of financial need of low- and moderate-income students met by State, federal, and institutional financial aid over the next six years. Depending on the quality of data received, these studies will range from descriptive studies of financial aid by student and institution to assessments of the impact of financial aid on attendance and persistence. This multi-year research program is designed to:

- Identify the student, family and institutional characteristics related to the receipt of different types of financial aid;
- Identify the resources that students and their families use to pay for college;
- Analyze the distribution of financial aid amount to students attending all of Maryland's higher educational institutions;
- Examine the relationship between the level of student need and the types of financial aid received;
- Examine the extent to which grants and scholarships cover the amount of money needed to pay college costs after factoring in family contribution, especially among low- and moderate-income students;
- Examine the relationship between the availability of financial aid and increases in tuition and fees in impacting access to college;
- Assess the extent to which there is increasing reliance on loans by students particularly by those in special populations;
- Assess the impact of different forms of financial assistance, the composition of financial aid packages, and the amount of financial aid on student persistence and graduation;
- Assess the post-graduation activities of financial aid recipients, particularly those participating in financial aid programs with service obligations; and
- Assess the degree to which Maryland's financial aid programs achieve their established outcomes.

These research objectives are spread out over a six-year period (from Fall 2002 to Fall 2008). Appendix C outlines the multi-year research objectives.

Research Advisory Group

Because of the significant amount of data needed to be collected and analyzed in order to provide a complete and comprehensive picture of financial aid and the Commission's desire to strengthen the quality and impact of the resulting research, the Commission will form an advisory group. This advisory group will consist of segmental representatives from all of Maryland's higher educational institutions and provide advice and feedback on the design, execution, and interpretation of the research studies pertaining to the financial aid data system. The purpose of this group is to offer advice and feedback to the Commission.

Data Confidentiality

Key throughout the Commission's data collection systems and the implementation of this new data collection system is the Commission's commitment to protecting the privacy of student records in accordance with legal requirements and other established procedures. To this end, the Commission has developed procedures to guarantee the protection and privacy of student records.

As previously mentioned, the Commission has a long history of collecting data and has developed procedures to ensure data confidentiality. All personally identifiable student record information collected from higher educational institutions are maintained using **only** an encrypted number. That is, social security numbers are replaced with a scrambled identification number so that any subsequent data analyses that are conducted are done so on data where it is virtually impossible to identify a particular student. Commission staff can only see the encrypted number. In addition, the Commission files do not include directory information (i.e., students' names or addresses).

The Commission maintains and controls data files on secured servers. These servers are located behind a firewall and accessible only within the Commission's local private network. Access to the data is limited to staff who require access for Commission work. Any future college access of their own files (and only their files) would be accomplished in a secure Internet connection using the same technology used by businesses to handle confidential financial data. In addition, Internet access to individual college data will be accessible only by staff from that institution or from the Commission and after user authentication.

The Commission has also developed an agency policy on the release of personally identifiable records. This protection ensures compliance with all federal Family Educational Rights and Privacy Act (FERPA) standards. Prior to the release of any personally identifiable data, the Assistant Attorney General, senior agency staff and members of the segmental advisory council review and approve the data request. This procedure covers all personally identifiable data records.

Proposed Timeframe for Implementation and Institutional Participation

The workgroup proposed that the new unit record financial aid data collection process for all public and independent higher educational institutions be implemented during the Fall 2004 data collection period. According to this schedule, beginning in Fall 2004, institutions will report information for the financial aid distributed during the July 1, 2003 to June 30, 2004 calendar period. It is important to note that there are many challenges to implementing a new data collection system and any new system requires time to develop adequate data collection procedures to receive and verify the accuracy of submitted data. To ensure a smoother transition to this new system, the proposal includes implementing a 'pilot' program in Fall 2003 with selected institutions from each segment. Appendix D outlines the proposed timeframe for implementation of this new data collection process.

Beginning in September 2002, Commission staff met with members of the Maryland higher educational community to present this new financial aid data reporting initiative, answer questions and determine institutional participation in this new data collection effort. The University System of Maryland, Morgan State University, St. Mary's College of Maryland and the community colleges have all expressed support for this initiative and several institutions have expressed a willingness to serve as pilot sites to test the implementation of this plan. These institutions include: Montgomery Community College; Prince George's Community College; Carroll Community College; the University of Maryland, College Park; The University of Maryland, Baltimore; Morgan State University; and St. Mary's College of Maryland.

The Maryland Independent College and University Association has also indicated their support for this project. State-aided institutions have agreed to provide EIS and DIS information for all Maryland residents enrolled at their institutions and student financial aid data for Maryland residents who receive Maryland State grants or scholarships. Since these institutions do not currently submit information on a unit record basis to the Commission for any of these data sets, the development of these data reporting systems will be more challenging for many independent institutions. The Commission will work collaboratively with the independent institutions to develop a reasonable schedule to phase-in the collection of this data.

Over the next year, the Commission will work closely with all pilot institutions to implement this new student-based financial aid system. Institutions involved in this pilot program will report information on financial aid distributed during the July 1, 2002 to June 3, 2003 calendar year to the Commission beginning in Fall 2003.

Appendix A: Segmental Representatives

University System of Maryland

Ms. Teri Hollander	Mr. Marvin Titus
Mr. Christian Granger	Mr. Lonnie McNew
Mr. Anthony Foster	Mr. Frank Valines
Ms. Carol Berthold	

Maryland Independent College and University Association

Dr. Lynn Gangone	Ms. Diane Hampton
Ms. Paula Abernethy	Ms. Kathy Farnsworth
Ms. Diane Prengaman	

Morgan State University

Dr. Joseph Popovich

St. Mary's College of Maryland

Dr. Charles Spurr
Mr. Tim Wolfe

Maryland Association of Community Colleges

Ms. Nancy-Pat Weaver	Mr. John Ash
Ms. Melissa Gregory	Dr. Karl Boughan
Mr. Joseph (Spike) Yancy	

Private Career Schools

Ms. Mary Jo McCulloch
Ms. Tracy Cole

Maryland Higher Education Commission

Ms. Janice Doyle	Dr. Michael Keller
Ms. Monica Randall	Ms. Judy Hendrickson
Mr. Charlie Benil	Ms. Jody Sprinkle
Ms. Deanne Alspach	

Department of Legislative Services

Ms. Rachel Hise
Ms. Kathleen Gardener

Department of Budget and Management

Mr. Ed Quinn

Appendix B: Data Dictionary

Demographic And Enrollment Variables

Maryland's public four-year institutions and community colleges currently provide the following data in unit record format. The definitions below are consistent with the Commission's Enrollment Information System (EIS) and High School Graduate System (HGS).

State Identification Code (SIC): A unique state identification code for each institution. The Commission assigns these codes.

Student Identification Number: Used to identify uniquely each student enrolled. The Commission uses an encrypted version of the student's social security number via an encryption technique as provided by the institution. This identification number contains 7 alphanumeric characters with 2 blanks at the end of the field.

SAT Score – Verbal: The SAT verbal score as reported to the institution by the College Board. If more than one score is reported, the institution should include the score used for admission purposes.

SAT Score – Math: The SAT math score as reported to the institution by the College Board. If more than one score is reported, the institution should include the score used for admission purposes.

ACT Score – Verbal: The ACT English score as reported to the institution by the American College Testing. If more than one score is reported, the institution should include the score used for admission purposes.

ACT Score – Math: The ACT Math score as reported to the institution by the American College Testing. If more than one score is reported, the institution should include the score used for admission purposes.

Birth Year: The student's year of birth (e.g., 1983) as designated on legal birth registration or certificate.

Gender: The gender of the student as recorded by the institution. Individuals missing this information are assigned a gender.

Ethnicity: Categories used to describe groups to which individuals belong, identify with, or belong in the eyes of the community. The categories do not denote scientific definitions of anthropological origin. A person may be counted in only one group. Resident aliens, noncitizens that have been lawfully admitted for permanent residence are to be reported in the appropriate racial/ethnic categories along with United States citizens.

Fall Attendance: The classification level of student's fall attendance by the institution as full-time or part-time based on total semester hour load.

Year in School: The student's level of enrollment as of the fall freeze date. Student level is based upon the cumulative credit hours earned as of fall freeze date.

Degree Sought: The student's most recent status in pursuing a formal award indicating either the level of degree being sought or non-degree seeking.

Geographic Origin: The county (for Maryland residents) or state, which is the student's permanent residence at the time of application.

Program (Major): The Commission's taxonomy for the most recent instructional program area of the student. This categorization is based upon the HEGIS classification system with Maryland's unique alternations.

Fall Tuition Status: The basis on which the student pays fees to the institution for the fall semester only of the collection period.

The workgroup recommends adding the following data element to the Commission's Enrollment Information System.

- **Cumulative Grade Point Average in College:** The student's cumulative grade point average (GPA) from enrollment to last term attended. Based on a four-point grading scale where A = 4, B = 3, C = 2, D = 1, and F = 0. The cumulative GPA is blank when the student has none available. If the field is zero-filled, this is interpreted to mean the student has a zero cumulative GPA (i.e., failed all courses attempted). This will require the Commission to modify EIS.

Financial Aid Information System

Collection Year: A collection cycle year (e.g., 2003) for data collected. The collection cycle year is the calendar year used to identify the data collection and is based on the Commission's annual data collection cycle. For example, 2003 contains unit record data for financial aid distributed during the calendar period July 1, 2002 through June 30, 2003.

State Identification Code (SIC): A unique state identification code for each institution. The Commission assigns these codes.

Student Identification Number: Used to identify uniquely each student enrolled. The Commission uses an encrypted version of the student's social security number via an encryption technique as provided by the institution. This identification number contains 7 alphanumeric characters with 2 blanks at the end of the field.

Financial Aid Application Status: Indicates whether the student has applied for financial aid by filing a FAFSA.

Student Enrollment Status: Indicates the student's enrollment (e.g., fall, spring and summer; fall only; spring only) and classification status (e.g., full-time, part-time) during the calendar period July 1, 2002 through June 30, 2003.

Family Size: The number of people the student's family supported during the most recent academic year. The variable as defined by the FAFSA: anyone in the immediate family who receives more than 50 percent support from the dependent student's parents, or the independent student and spouse, may be counted in the household size even if that person does not reside in the house, as in the case of a sibling who is over 24 but still in college and receiving the majority of support from parents. Siblings who are dependent as of the application date are also included regardless of whether they received at least 20 percent of their support from their parents. Any other person who resides in the household and receives more than 50 percent support from the parents may also be counted (aunt, cousin, etc) as long as the support is expected to continue throughout the award year. An unborn child who will be born during the award year may also be counted in the household size.

Dependency Status: Use the federal definition of dependent or independent student status.

Dependent - Students are financially dependent if they did not meet any of the criteria for independent students.

Independent - A student is considered independent by meeting one of the following criteria:

- is 24 or older as of 12/31/xx;
- is a veteran;
- is an orphan or ward of the court;
- has legal dependents, other than a spouse;
- is married, and not claimed by parents on the most recent tax returns;
- or
- is a graduate student and is not claimed as a dependent by parents on most recent tax returns.

Commuter Status: Use the federal definition for on campus, off campus, and with parents/other relatives.

On Campus – Student lives in institution-owned living quarters for students. These are typically institution-owned dormitories, residence halls or other facilities.

Off Campus – Student lives off campus in noninstitution-owned housing, but not with his or her parents or other relatives.

With parents/other relatives – Student lives at home with parents or other relatives.

Expected Family Contribution: Using Federal Methodology and individual family size and finances, this figure is established to set an available income that can be used by a family for the student's education. The family contribution is the amount of money the family of a student is expected to contribute toward college expenses. The family includes the student and the student's parents in the case of a dependent student, or the student (and spouse if any) in the case of an independent student. The amount the family is expected to contribute is calculated by a standardized formula that takes into account the family's financial resources (income and assets), family size, and basic living expenses.

Cost of Attendance: This variable is determined by the institution according to Federal Title IV regulations and can include, in addition to tuition, room and board (on or off campus), books, supplies, transportation and miscellaneous fees.

Type and Amount of Financial Award: This variable details what specific type of financial award was awarded to the student in the previous academic year including: grants; loans; work-study; and scholarships. In each case, institutions must also report the dollar amount of each type of financial assistance awarded.

Grants: Financial assistance awards that are made primarily on the basis of financial need.

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Other Federal Grants
- Educational Assistance Grant
- Guaranteed Access Grant
- Part-Time Grant
- Professional School Scholarship
- Grants from Private Sources – This includes only need-based grants, which are awarded by private sources outside the institution. It also includes private grants from foundations, individuals, and corporations. Also included are need-based grants from other states.
- Institutional Grants – This includes need-based grants awarded, disbursed, and funded by the institution. These are grants primarily based on need, even though other non-need criteria may be used in programs.

Loans: Financial assistance that requires repayment in service or cash.

- Federal Perkins Loans
- Federal Stafford Loans
 - subsidized
 - unsubsidized
- Federal PLUS Loans
- Other Federal Loans – This includes Federal Health Professions Student Loans, Federally Insured Nursing Loans, etc.
- Institutional Loans – This includes loans awarded, disbursed, and funded by the institution. Emergency short-term loans funded by the institution, which require repayment within six months of the loan award date are not included.
- Loans from Private Sources – This includes loans awarded and funded by private sources outside the institution. It also includes loans from foundations.

Work-Study: Financial assistance awarded to pay for employment provided to students based on financial need, merit, or mission-related goals. These also include work-study programs funded by the Federal government, as well as student employment programs financed solely with institutional or other non-governmental funds. However, this category does not include regular employees taking courses or employment that is not part of a formal financial aid package.

- Federal Work-Study – This includes funds extended to students under the Federal Work-Study Program. The federal contribution and the matching funds provided by the institution are included.
- Institutional Work-Study/Student Employment – This includes funds extended to students as payment for work under institutional work-study programs. Awards under these programs must be administered and funded by the institution. The employment must be administered through the financial aid office and be considered part of the student's financial aid package.

Scholarships: Financial assistance awards that are made primarily based on criteria other than demonstrated financial need such as scholastic achievement, athletic skills, community involvement or other criteria. The awards may be made from State, federal, institutional, or private sources.

- Child Care Provider Scholarship
- Developmental Disabilities and Mental Health Workforce Tuition Assistance
- Distinguished Scholar
- Delegate Scholarship
- Senatorial Scholarship
- Community College Transfer Student Hope Scholarship
- Maryland Hope Scholarship
- Distinguished Scholar Teacher Education Program

- Firefighter, Ambulance, and Rescue Squad Member Tuition Reimbursement Program
- Maryland Teacher Scholarship
- Sharon Christa McAuliffe Memorial Teacher Education Award
- State Nursing Scholarship and Living Expenses Grant
- Physical and Occupational Therapists and Assistants Grant Program
- Science and Technology Scholarship
- Edward T. Conroy Memorial Scholarship
- Diversity Grants - This includes awards granted to students for the promotion of desegregation efforts.
- Federal Scholarships
- Institutional Athletic Scholarships
- Other institutional Scholarships
- Private Athletic Scholarships – This includes scholarships, which are awarded and funded by private sources outside the institution. The institution may distribute the money awarded. It also includes scholarships awarded by other states.
- Other Private Scholarships – This includes scholarships, which are awarded and funded by private sources outside the institution. The institution may distribute the money awarded. It also includes scholarships awarded by other states.
- Tuition Waivers/Remission of Fees to Employees and Dependents – This includes any tuition and fee charges, which are either waived or paid with institutional funds for employees and dependents who are enrolled at the institution.
- Tuition Waivers/Remission of Fees to Senior Citizens and Disabled – This includes any tuition and fee charges which are either waived or paid with institutional funds for senior citizens and disabled who are enrolled at the institution.
- Tuition Waivers/Remission of Fees to Student – This includes tuition waivers or remission of fees, which do not require repayment in service or cash and which are not need-based for other students enrolled at the institution. Included under this variable are tuition reductions and waivers under the programs for Health Manpower Shortage Program for Nonresident Nursing Students and Foster Care Recipients.

Parental Income: The adjusted gross income (AGI) of the student's parents as reported on the FAFSA.

Student Income: The adjusted gross income (AGI) of the student as reported on the FAFSA.

Appendix C: Multi-Year Research Program

Year 1 (Summer 2002 to October 2003)

1. Work with institutions to develop the financial aid information system.
2. Research the post-graduation activities of specific State financial aid recipients, particularly those who participate in scholarship programs with service obligations.
 - Conduct a survey of recipients of Maryland Teacher Scholarships to determine the impact of Maryland teacher scholarships in persuading students to enter and remain in the teaching profession.
3. Analyze the persistence of Educational Excellence Award recipients for students attending public colleges and universities.
4. Develop the data collection process including guidelines and processes to ensure data confidentiality.
 - The Commission has established several measures to guarantee the protection of individual student records. For example, files sent via the Internet are compressed (i.e., zipped) and password protected. In addition, personally identifiable student record information collected from the institutions is maintained using only an encrypted number at the Commission. This encryption ensures that personal records are not available for direct access from computer files.
5. Establish a unit record verification process to ensure that accurate data are submitted for each financial aid recipient.
 - This process will identify inconsistent, inaccurate and questionable data and request verification or correction from the institution.
 - This edit process will include checking each student's individual record for:
 - Correct format and coding
 - Internal consistency (for example, a student marked as full-time and as receiving a part-time grant is inconsistent. Either the enrollment status or type of financial aid award is incorrect).
 - Award amounts, income or need that fall outside expected ranges (for example, a reported Pell grant amount of \$40,000 is beyond the maximum award amount of \$4,000.)
6. Identify institutions to participate in a 'pilot' program. Work collaboratively with these institutions to develop and implement the unit record data collection for Fall 2003.

Year 2 (October 2003 to October 2004)

7. Implement the data collection process for institutions participating in the 'pilot' financial aid data collection process.
 - Encourage the 'pilot' institutions to submit data electronically via file transfer protocol (FTP) or by submitting data on CD-ROM or diskette.
8. Implement the verification process to ensure data accuracy.
9. Identify a 'core set of data and information' that the Commission will produce each year.

Year 3 (October 2004 to October 2005)

10. Implement the data collection process for institutions participating in all higher education institutions.
 - Work collaboratively with institutions to collect all data elements.
 - Encourage institutions to submit data electronically via file transfer protocol (FTP) or by submitting data on CD-ROM or diskette.
11. Identify student, family, and institutional characteristics related to financial aid program participation. (This depends on the quality of data received.)
 - Analyze the distribution of financial aid among students attending all higher educational institutions in Maryland.
 - Combine the financial aid information system with the Commission's enrollment information system (EIS) to produce a profile of financial aid recipients. For example:
 - Examine the demographic characteristics of financial aid recipients (e.g. examine financial aid among special student populations such as minority students; students from low-income families; and non-traditional students).
 - Describe the cost of attending.
 - Examine the types of financial resources available to students to pay for college (e.g., expected family contribution (EFC), scholarships, grants, loans, work-study. This includes financial aid from federal, state, institutional and private sources).
Describe how these resources are distributed among students.
 - Examine financial aid packages by the level of student need.
 - Examine financial aid packages by student family income.
 - Examine the income distribution of students participating in various federal, state and institutional financial aid programs.
 - Analyze how financial aid 'fills the gap' between student's available resources and the student's total cost of attendance.

- Describe remaining cost (i.e., unmet need) when EFC and scholarships and grants are the only resources considered.

12. Develop a web-based data warehouse to access aggregated institutional and statewide data.

- Continue to develop guidelines and processes to ensure data confidentiality (see number 4 above).

Year 4 (October 2005 to October 2006)

13. Examine affordability including issues related to the cost of attending Maryland institutions, student financial aid policy and family ability to pay.

- Examine the demographic characteristics of financial aid recipients (e.g. examine financial aid among special student populations such as minority students; students from low-income families; and non-traditional students).
- Describe the cost of attending and changes that have occurred.
- Examine the types of financial resources available to students to pay for college (e.g., expected family contribution (EFC), scholarships, grants, loans, work-study. This includes financial aid from federal, state, institutional and private sources). Describe how these resources are distributed among students.
- Examine financial aid packages by the level of student need.
- Examine financial aid packages by student family income.
- Examine the income distribution of students participating in various federal, state and institutional financial aid programs.
- Analyze how financial aid ‘fills the gap’ between student’s available resources and the student’s total cost of attendance.
- Describe remaining cost (i.e., unmet need) when EFC and scholarships and grants are the only resources considered.
- Analyze the relationship between increases in financial aid availability and increases in the cost of attending.

14. Continue to describe student, family, and institutional characteristics related to financial aid program participation (see number 11 above).

Year 5 (October 2006 to October 2007)

15. Combine the financial aid information system with the Commission’s enrollment information system (EIS) to examine the persistence patterns among financial aid recipients.

- Examine how financial assistance influences persistence among students receiving financial aid compared to those who do not receive financial aid.

- Examine how financial assistance influences the persistence patterns of students from low-income families. For example:
 - Examine whether different combinations of scholarships, grants, loans, or work-study from federal, state, institutional, and private sources are significant in retaining students.
- Examine the effectiveness of specific state financial aid programs in influencing persistence for students attending Maryland's public and independent colleges and universities. For example:
 - Examine the persistence pattern of students who receive Educational Excellence Awards (EA and GA grants) and whether these are significant in retaining students.

16. Continue to describe student, family, and institutional characteristics related to financial aid program participation (see number 11 above).

17. Examine the availability of student loans and its impact on the price of attendance.

- Examine the distribution of students with student loans to determine if reliance on such loans is increasing for special student populations.

Year 6 (October 2007 to October 2008)

18. Complete a comprehensive assessment on financial aid (a five year review).

Appendix D: Time Frame for Implementation

Enrollment and Degree Information Systems

- The Commission will modify the Enrollment Information System to include the student's cumulative grade point average in college. In addition, the Commission will work with Maryland's state-aided independent colleges and universities to expand the Commission's unit record data collection process. The Commission will work collaboratively with state-aided independent institutions to develop a reasonable schedule to phase-in the collection of the enrollment and degree information systems.

Financial Aid Information System

- Beginning Fall 2003, the Commission will implement a 'pilot' collection of unit record financial aid data. Institutions involved in this pilot program will report information for financial aid distributed during the July 1, 2002 to June 30, 2003 calendar period. In addition, the Commission will work collaboratively with Maryland's state-aided institutions. These institutions will provide student financial aid data for Maryland residents who receive Maryland State grants or scholarships. The Commission will work collaboratively with the independent institutions to develop a reasonable schedule to phase-in the collection of these data.
- Beginning Fall 2004, the Commission will implement the unit record financial aid data collection process for all public institutions. These institutions will report information for financial aid distributed during the July 1, 2003 to June 30, 2004 calendar period.

December 2002	1. Work collaboratively with the independent institutions to develop a reasonable schedule to phase-in the collection of EIS, DIS, and the financial aid information system.
December 2002 through Summer 2003	2. Work with all higher education segments to develop and implement the financial aid information system. 3. Work closely with all pilot institutions to implement the new student-based financial aid information system.
Fall 2003	4. Implement the 'pilot' financial aid data collection process. Public institutions involved in the pilot program will report information on financial aid distributed during the July 1, 2002 to June 3, 2003 calendar year. 5. Implement a revised S-5 (aggregate) data collection for institutions that are not participating in the pilot program.

Fall 2004	6. Implement the entire annual financial aid data collection process. Collect unit record financial aid data from all public higher educational institutions. These institutions will report information for financial aid distributed during the July 1, 2003 to June 30, 2004 calendar year.
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Note: This implementation schedule will be revised once the Commission works with the Maryland Independent College and University Association to develop a reasonable schedule to phase-in the collection of these data.